L96
1851
MAIN

B 4 176 337

S OF COMMERCE.

A

LETTER

TO THE

RCHANTS, BANKERS, TRADERS, AND OTHERS,

OF

GREAT BRITAIN.

BY FRANCIS LYNE, ESQ.

OF "REASONS FOR OUR HAVING TRIBUNALS OF COMMERCE," ETC.

"Let not your ears despise my tongue for ever,
Which shall possess them with heaviest sound
That ever yet they heard."—SHAKSPEARE.

LONDON:

INGHAM WILSON, 11, ROYAL EXCHANGE.

1851.

Price One Shilling.

TRIBUNALS OF COMMERCE.

A

LETTER

TO THE

MERCHANTS, BANKERS, TRADERS, AND OTHERS,

OF

GREAT BRITAIN.

BY FRANCIS LYNE, ESQ.

AUTHOR OF "REASONS FOR OUR HAVING TRIBUNALS OF COMMERCE," ETC.

"Let not your ears despise my tongue for ever,
Which shall possess them with heaviest sound
That ever yet they heard."—SHAKSPEARE.

LONDON:

EFFINGHAM WILSON, 11, ROYAL EXCHANGE.

1851.

Price One Shilling.

LONDON
EFFINGHAM WILSON, PRINTER,
ROYAL EXCHANGE.

KD7182
L96
1851
MAIN

TRIBUNAL OF COMMERCE.

Committee.

Right Hon. Lord Wharncliffe, *President.*
Sir James Duke, Bart., M.P. for the City of London.
Joseph Hume, Esq., M.P.
Robert J. Tennent, Esq., M.P.
John McGregor, Esq., M.P.
Arthur Anderson, Esq., M.P.
John Williams, Esq., M.P.
Jacob Bell Esq., M.P.
J. Lewis Ricardo, Esq., M.P.
Charles Cowan, Esq., M.P.
William Scholefield, Esq., M.P.
Richard Thornton, Esq.
Thomas Q. Finnis, Esq., Alderman.
Henry Hanmer Leycester, Esq.
Montague Gore, Esq.
I. M. Fraser, Esq.
Daniel McFarlan, Esq.
Francis Lyne, Esq.

"Though thy beginning was small, yet thy latter end shall greatly increase."—Job viii. 7.

TRIBUNALS OF COMMERCE.

To the Merchants, Bankers, Traders, and Others, of Great Britain.

GENTLEMEN,

As I am aware that, from the pressing nature of your engagements, you have but little time to devote to the consideration of those improvements which would remove from the commercial reputation of this country the discredit which is now attached to it, by the imperfect administration of the commercial law; I will try to point out to you, as concisely as I can, how large would be the advantage to the commercial community, if we succeed in getting Tribunals of Commerce established in this country.

My pen hitherto on this subject, I fear, has been too bold! I have mixed up individuals too freely with my writings:—this, perhaps, under a mistaken "*uprooting desire*," was to take a liberty with the public; if so, I have not sufficiently kept *private feeling* under subjection, when seeking to serve the public from my experience. I have felt, indeed, as too many others, wronged by our present law system have felt, outraged, maddened, and oppressed when breathing the air of a free country, where faith, hope,

and charity should *reign* amongst those who love the truth. And I have done that in mine haste, which perhaps no public writer against *a system* should do. I have exposed certain individuals who have availed themselves of the privileges afforded to them by our present system; *but* I shall now confine myself to facts only *of a public nature*,—forgive those who have wronged me, through yielding to the *legal temptations* afforded to them "*to accumulate costs and delay justice*," and deal with systems alone, and not with men; and thus, I trust, that by chastising personal warmth, and giving up crude publications in favour of Tribunals of Commerce, I shall secure for this country a change of system for the administration of justice, which will tend to improve the morals of the nation, and make us all grow more and more in favour with God and man.

I was the author of the following memorial to the Lord Mayor:—"We, the undersigned merchants, traders, and others of the City of London, have long felt, that this Metropolis would derive much benefit from the establishment of a Tribunal of Commerce, through the aid of which disputes simple in their nature, and often resting on the usages of trade, might be settled without an appeal to nice and legal definitions, which result too frequently in the ruin of well-intentioned men. We are confirmed in our long-cherished desire to see such a Tribunal established amongst us by language, strong and undeniable, uttered by the Attorney-General (Sir John Romilly) in the House of Commons, viz.:—'Our system of law is technical, invented for the creation of costs, and not for the due administration of justice.'"

I may, perhaps, be allowed, at once and for all, to say that Sir John Romilly's words just quoted, tell us that, at a fearful

sacrifice of justice, the morality of this country is placed on a most dangerous declivity; and the orthodox opinion lately expressed by the Bishop of Norwich on a particular occasion, every one, I hope, will agree may be applied here, viz.: —"*Whatever* tended to produce immorality, or to lower the tone of morality, infringed a scriptural law, and ought not to be permitted." Let me follow up this declaration by an evidence from the pen of a barrister, that our present system does encourage men of talent to spend their lives in *a profitable immorality;* and it must be painful to any well-regulated mind to reflect, that our Colleges are sending forth thousands of highly talented young men to crowd an over-crowded profession, where this immoral temptation is held out for the accumulation of wealth.

Mr. Jones, of the Temple, a barrister of considerable eminence at the bar, has described an evil to which the merchants are now exposed; but with which they ought to have no concern (special pleading), in the following glowing language:—"Here is the real root of the monstrous evil which besets our system, which makes the law a lottery, deprives plaintiffs of *all security* for the attainment of the fairest demands, enables the dishonest to harass, baffle, and triumph over the fair-dealing opponent, opens innumerable loopholes to ingenious chicane, swells legal expenses, *delays legal relief*, and, in one word, effects every result which a wholesome system of procedure should prevent, and stamps with reality the scoffing proverb, 'the glorious uncertainty of the law.'"

A gentleman standing very high at the bar has written to me as follows:—"I enter fully into your feelings of indignation at the grievous injury which, in the name—the *abused* name—of the law, *many* are made to suffer. Our

system is too artificial for justice, so that technicality is permitted to take the place of law; and, unhappily, if from the imperfection of human judgment, the decision of a judge, or the verdict of a jury, be made erroneously, the expense is so severe of proceeding to set the error right, that it is often better to submit to the first wrong, than to incur the risk of a second, which is *sure* to be overwhelming." This bears upon the language in your memorial to the Lord Mayor; that "*many a well-intentioned man is ruined owing to our present system;*" and for this simple reason, that *a man of high mind and proper principles* will struggle against injustice, as long as he has a leg to stand upon.

With these well-known facts before our eyes, distressing the honest and the industrious, and doubling to them, in the midst of their laudable labours, all the vicissitudes of life, was it surprising that so excellent a man as Lord Overstone, a nobleman who, on so many occasions, has proved that he considers man intended to be a divine instrument in this world for good, should have written to me as follows?—"Any plan of a practicable character, by which the administration of the law may be rendered more prompt, certain, and less costly, or by which reasonable arbitration may be established for legal redress, would be *a great benefit* to the trading and commercial world; and I *sincerely wish success to every effort which may have this object in view.*"

I could fill volumes with other letters to the same effect, for every moral-minded man, I am convinced, would say the same, after reading and reflecting on what Sir John Romilly has declared in the British Parliament, and Mr. Jones has sent forth from the Temple of Law. The

question then arises, "*can* a plan of a practicable character for reasonable arbitration be established?" Ask your foreign correspondents, and they will (I know it, for I have seen it written by foreigners, and in their own language) answer you thus:—"We look upon England, in the midst of all her refinements, as in a state of barbarism without a Tribunal of Commerce."* Ask them again, what it is that makes *them* feel so acutely when they fall into the hands of a lawyer in this country, and they will reply thus:—"In our country we enjoy the advantages which spring from Courts of Reconciliation, Courts of Arbitration, and Tribunals of Commerce." In every commercial country but England, one or other of these courts is to be found, standing as a Guardian Angel to ward off from commercial men the heavy and useless expenses of the superior courts, into which a business dispute cannot be carried, unless both parties first appear before the judge of the Tribunal of Commerce, whose business it is to try to induce the parties to agree to a reference, and, in case of his failing, by the stubbornness of one, he gives a certificate, which secures the party who agrees to refer from all future expenses, whether he win or lose in the superior courts. How much better this than our plan of hurrying off to an attorney, who makes the most of that system which Sir John Romilly says was "invented for the creation of costs, and *not* for the *due* administration of justice." The attorney's interest is to blow a trifle into a costly suit, whilst the object of the judge of the Tribunal of Commerce is to allay angry passions, and then calmly appeal to the conscience, that faithful monitor within the human breast, to join with him in an effort to send blushing away those evil feelings which disgrace

* See Postcript.

our nature, cloud our judgments, and scoff at justice! That we are quite in the hands of the lawyers in this country, there can be now no doubt.

Mr. Cockburn, Q.C., in his place in the House of Commons, reproachfully said, that, "for the subject of this country, the law was completely a sealed book, and he could not stir a step without the advice of a lawyer." It is not so in other commercial countries inferior to England. We can regulate a trade with all the world, exceeding £150,000,000 a year! Surely, then, we may boast that we have as much *common sense* as our continental neighbours, and that we can do without the lawyers *as well as they can.* That we pay unnecessarily and fearfully for justice in this country, we need only refer to the evidence adduced, when a reason was called for why the salaries of the judges should be advanced. Then thirty-six barristers gave in their net incomes, making a total of £234,000. Thirty-six merchants, each with a capital of £50,000 say, making a total of £1,800,000, exposed to all the risks of trade, would have *to net* 13 per cent. on their capital to make the barristers' income of £234,000, without the employment of any capital. Can anything more fully corroborate Sir John Romilly's words, that the system was invented for the creation of costs, and *not* for *the due* administration of justice, exposing honest men in this country to cruelties, to promote a class interest which is infamously wicked! Last year a poor gentleman, Mr. McLean, was brought before the Lord Mayor, for saying (when he was under torture) to an attorney, "By God, your life shall pay the forfeit, if you do not bring my matter to a close!" Every attorney must admit that he can "delay justice" if he chooses; and every *Merchant* is equally acquainted with

the importance of *dispatch*, for that portion of the community, at least, where solvency veers like the wind.

The merchants of London have been aroused to the consideration of these horrors, crowding as they do our jails, inundating our madhouses, and driving many a noble-hearted Englishman to the cowardly act of suicide: all produced by a system for the administration of justice in England, which has too long disgraced our country; and the result has been the presentation of a Memorial to the Right Honourable the Lord Mayor, eighteen feet long, signed in double columns by the most leading firms in the Corn Market, in the Colonial Market, in the Coal Exchange, at Lloyd's Coffee House, the large Manchester and Glasgow establishments in London, by nearly every firm engaged in the Greek trade, many leading firms in the Portugal and the Brazil trade; and though last, not least in proof, *that every Englishman* should help to clear away a black spot on the fame of his country, the Chairman of the Stock Exchange, with a host of its members following. This memorial led to a public meeting on Wednesday, the 19th ult., when the Lord Mayor availed himself of the opportunity to say, "He felt it his duty to attend at the request of so large a number (nearly a thousand) of his fellow-citizens." I had the honour of proposing the first resolution, which was as follows, and carried unaminously:—

"That the system of legal procedure applied to commercial cases in this country is attended with delay, uncertainty, expense, and dissatisfaction, and involves the discussion and decision of practical questions by judges and lawyers who have not the requisite commercial practical knowledge and experience; and that, in the opinion of this meeting, it is desirable

Tribunals of Commerce should be established in this country."

John McGregor, Esq., Member of Parliament for Glasgow, when moving the third resolution, took occasion to say, that "when he had the honour of being employed under her majesty's government, in France, he was perfectly astonished at the rapidity and satisfaction with which questions of difference were settled, without allowing the interference of those whose business it is to make the worse appear the better cause. (Hear, hear.) On looking over the report of the Tribunal of Commerce for the department of the Seine, which sat in Paris (added Mr. McGregor), he found that it disposed of more cases in *one day* than all the civil tribunals in France settled in one month." (Hear, hear.)

I venture to hope that the law judges will approve of this, the merchants' movement. One of the greatest lawyers the English bar ever produced, Francis, Lord Bacon, declared, that "there are in nature certain fountains of justice, from whence all civil laws are derived, but, as streams:"—these fountains of justice exist in the minds and consciences of the British merchants; and it is to procure this justice pure from the fountain head, unpolluted by the technicalities of the special pleader, that I press forward, for the honest and the industrious of this land, my demand for Tribunals of Commerce.

I believe I speak the language of every individual when I say, that in Lord Campbell we have a judge that every man is ready to depend upon. I need not add that it is delightful to my feelings to record, that on the 4th ult. his lordship (in one day!) sent out of the Nisi Prius Court, to a reference, *three* cases as not requiring a legal decision.

But the evil here was, that, which *we always feel*, the case is sent to heads *less desirable* than Lord Campbell's. And again, on the 7th, I heard Lord Campbell say, "I do solemnly assure you, gentlemen, I do feel the present case is not a fit one for this court." Lord Campbell's moral and honourable mind has dictated to his lordship to declare, that, henceforth, no *guilty man* shall be instructed to plead "*not guilty*," under the hope of escaping from justice through some *technicality ;* but that, if he desires to be tried, he must, in simple language, say so, or plead "guilty."

Many of my readers, I dare say, will recollect a trial about eighteen months ago relating to a parcel of iron. On that occasion Mr. Baron Park appeared to feel that our system is too artificial for justice; for his lordship said, "*I fear* in the end I must direct a non-suit." The words "I fear" conveyed a hint—a juror was withdrawn, and his lordship gave an extra-judicial opinion in favour of equity, by saying, that in his opinion the defendant was correct in law; but, not so in justice.

There are thousands of such cases, but it is not always that the judges are conquered, or dare to show their humanity! Perhaps they are ashamed to *show feeling:* since the laugh still stands against the judge who passed sentence against a man according to law, and then visited him in the jail, to condole with him, for the injustice that had been inflicted upon him.

We complain that the judges have not the requisite *commercial practical* knowledge to do us justice. They appear to disagree amongst themselves, as to whether positive knowledge is of importance. Mr. Justice Patteson says, that "a judge *is bound* to understand all the Acts of

Parliament." Sir James K. Bruce replies, that "he does not think so; however a judge might be bound *to try* to comprehend them, and that is hard enough." Now what I am pleading for is, judges, who are MADE PRACTICAL by their DAILY experience.

When the Lord Mayor returned from the Hall of Commerce on the 19th ult., he found the following letter from an attorney:—

LONDON, 19*th February*, 1851.

MY LORD,

The evils arising from the want of a well digested plan of arbitration in matters of account are so enormous, and are so rapidly increasing, that any illustration of them, in aid of the exertions now making to obtain the establishment of a Commercial Tribunal and Arbitration Court, must be acceptable. I therefore venture to make your lordship (and through you the meeting over which you are this day to preside) acquainted with a case which has recently occurred in my own practice, as showing the mischief resulting from the *present* uncertain and costly mode of deciding matters of account by arbitration.

An action was brought by a builder against a client of mine to recover about £150, the balance of an account for some alterations made in a house recently built. Under the advice of a respectable surveyor, £65 was offered immediately after the commencement of the action as the full value of the work. It was refused. That sum was then paid into court, and an offer made to refer the matter to surveyors, which the builder also refused. Other offers of reference to a barrister were also made with the same success; the builder being, as he said, determined to have the opinion of a jury. The matter was, accordingly, carried on to trial at a very great expense of counsel, witnesses, &c. &c.; and when it was called on, and the nature of it understood by the judge, it was, as every one knew it must be, referred; but not, as it should have been, to surveyors, who knew something about the nature of the work and charges, but to a barrister, who knew nothing at all about them. The arbitrator appointed several meetings, which were attended by counsel for each party. The counsel for the plaintiff, it was discovered after the first meeting, was a friend of the arbitrator,

and occupied the same chambers, having one clerk between them, and their rooms in common, and each having access to the papers of the other. Of course only one result could be reasonably anticipated; and after nine meetings, the expense of which in *counsels' fees alone* exceeded 50 *guineas*, besides the expenses of witnesses and attorneys, an award was made in favour of the plaintiff for *less* than *half* his claim; but the unfortunate defendant was also directed to pay 45 *guineas for the award*, and all his own expenses of the reference, besides all the costs of the action, about £300 in the whole.

If I were to say I consider the award unjust on the merits, it would probably be said that every loser thinks so; but I apprehend that it must be conceded by every right-thinking man, that the arbitrator in this case put himself in a false position by allowing his friend to act as the advocate of either party; for however upright and honourable he might be, the circumstance created a suspicion of bias, and the stream of justice ought to be pure and beyond suspicion.

I would submit, that a Court of Arbitration, presided over by a commercial man of high standing, and carrying on its operations in the face of the public, would be a great boon. The expense of counsel would be *generally* unnecessary, as such a fnnctionary would be governed more by the rules of common sense than by mere legal technicalities, although he would, of course, as far as practicable, follow the ordinary rules of evidence which are known to every man at all conversant with business; *but the great, the paramount* object should be, that the decisions of such an arbitrator should *be public*, more injustice being done by private tribunals than the world at large has the slightest idea of.

I enclose my card as a guarantee for the *bonâ fides* of this communication, and beg to subscribe myself,

My Lord,

Your Lordship's most obedient Servant,

A SOLICITOR.

To The Right Honourable
The Lord Mayor.

The more I reflect on the present movement in favour of Tribunals of Commerce, the more am I satisfied that all

honourable minded professional men, as well as the judges, will applaud our efforts. I am convinced that the judges must often allow that to pass in court which is disagreeable for their after reflections. When the whisper is first heard in court about a reference, it is left *entirely* to the barristers and the attorneys; and their cruel indifference about a longer delay, for the unhappy paymasters concerned, has often reminded me of Dr. Letsom's epitaph:—

> I blisters, bleeds, and sweats 'em—
> If after that they choose to die,
> What 's that to me? I Let's 'em.

"Choose to die!" or, "choose to be ruined by further costs!" Why, when the judge appears to sanction a reference, it requires unusual courage for a layman to jump up in court and say—"My lord, at a most awful and cruel expense, *much against my original wish*, my case has been brought here for trial; for more than twelve months I have neglected my business, and ruined my health, *to be prepared for this day*, and, I must be excused for saying, I can bear the torture no longer; and I respectfully *insist* on having your lordship's judgment at once, or I shall be ruined beyond redemption." The *only* answer a judge could make to such a solemn appeal would be one which must tell in favour of Tribunals of Commerce, viz.: "We, the judges of England, *are always glad to send commercial cases out of the law courts;* because, owing to the technicalities which prevail therein (making the judges of the earth in such matters as vanity), we are forced, but too often, to give false judgment; and we desire to check *a morbid quickness* on the part of the lawyers, to avail themselves, through the aid of quirk and quibble, to defeat truth and destroy justice: and we know that equity is the commer-

cial standard; and that what the merchant, by the law of usage, *long established*, would tolerate, the law would be forced, *unjustly*, to condemn; and it is painful to us to see an honest man destroyed, much on the principle of 'take ye him, and crucify him, for I find no fault in him.'" This would be a good, an honest excuse for the judges for saying, that the principle of "the Trial of the Pix," in this country, should be extended to all commercial disputes.

I am quite convinced, that if we desire to remove stumbling blocks, now put in the way of truth, the merchant should insist on severing the ligament which unites the attorney, the special pleader, and the barrister. Too often they really stand in the light of Jupiter's three stars—Anguis, Avis, and Crater—created to commemorate the invention of "*a great lie!*" When the late Sir Astley Cooper was consulted about the Siamese youths, Sir Astley said, that "he observed that the boys could turn *either way*, without the *slightest* inconvenience (to body or mind); and that he was of opinion that they might be separated, without the slightest danger as to the destruction of life. But, added Sir Astley, the boys will make more money, *united*, than they ever will, *separated*." I think the hint here is rather broad for the commercial world. That *one* learned gentleman is sufficient, vide the *Times* of the 6th March inst., in the case of Metairie *v* Wiseman, in the Vice-Chancellor's Court; when Mr. Bethell *availed himself of the opportunity* to say, "The second defendant was Mr. ——, a gentleman at the bar, practising in this court, of considerable experience and standing, who had descended *almost* (?) to menial offices. He had received the instructions, prepared the deed, paid for the stamps, and *therefore united in himself* all the different offices and services of the

profession." Thus spoke the *afflicted* Mr. Bethell, who appears to rake up the memory of "poor Miss Bailey! the unfortunate Miss Bailey! who *hung herself* one morning with her garters." The *Law Times* has observed, that if we succeed in our movement, the barristers will, *in future*, make their money *in a more satisfactory manner than they hitherto had done:* and the *Times* newspaper, to the disgrace of old England, has thundered forth to the world, that "the law of this country is in corrupt and dishonest hands." All these are circumstances calculated, at least, to lead us *to try* that system, which, in Paris, disposes of more cases in one day, than all the civil tribunals in France settle in one month: at once showing, that the former is the more practical court, and, consequently, the least vexatious. In asking for Tribunals of Commerce for England, I am asking for nothing new; I am only asking the legislature to say to us, in the language of Holy Writ (Isaiah i. 26), "I will restore thy judges as at the first, and thy counsellors, as at the beginning: *afterward*, thou shalt be called the city of righteousness, the faithful city:" which will be far more creditable to us, than to permit the *Times* newspaper to go on *warning our foreign commercial correspondents*, who consign valuable cargoes to this country, that "our law is in corrupt and dishonest hands." I cannot do better here, for the edification of my readers, than quote from a very clever article which appeared in the *Daily News*, on the 20th ultimo, on the subject of Tribunals of Commerce, the day after the public meeting at the Hall of Commerce.

"The principle of Tribunals of Commerce (said the clever editor) may be looked upon as affirmed by authority and experience. The details in their application to this country remain to be considered. What

the mercantile community now ask for is, the adjudication of business disputes by men of business, and the legislation of arbitration. These are demands in conformity with the spirit of the age, in harmony with the constitution, and supported by the practice of the city of London. The present system of litigation is an innovation comparatively modern, and has been created by the systematic invasions of judges and lawyers, assisted by the negligence of the legislature. Thus the local tribunals and trade tribunals were virtually strangled, being ousted of their jurisdiction by the superior courts, that is to say, the lawyers at Westminster. An allusion was made to-day to the chartered powers vested in the several City Companies for the determination of disputes between their members, but which powers have been reduced to a dead letter by the concurrent and superior jurisdictions set up against them. The goldsmiths can surely better decide disputes among goldsmiths, at least so thought our wiser forefathers; the bakers among bakers, the butchers among butchers: nor did the great lawgiver of modern times, the Emperor Napoleon, think otherwise, for *conseils de prud'hommes* do for the several trades what Tribunals of Commerce do for the general body of trades.

"The uniform tendency of legislation in this country formerly was, to put the administration of the law as little as possible in the hands of the lawyers, and as much as possible in the hands of practical men bringing practical knowledge and common sense to bear in every locality and in every pursuit. The lawyers had, however, succeeded in concentrating at Westminster the adjudication of all causes above 40*s.*, and the present generation have the task before them of restoring the administration of the law to a constitutional basis. Commercial men feel most bitterly the evils of the present system. A dispute as to accounts is taken into a court of equity, where it goes before a Master in Chancery, who, perhaps, never saw an account till he was made a master; or into a court of common law, where, after a great expense in pleading, and heavy fees to counsel who do not act, the judge gravely proposes that as the case involves an examination of accounts it shall be referred—not to a merchant, not to an accountant, not even to a government auditor, not to any one who understands anything of accounts—but to a member of the bar, involving a further enormous expense, and a decision unsatisfactory to both parties.

"It was particularly dwelt upon at the meeting to-day, that the legal right of arbitration is not well established, and thatarbitrations, deeds of composition with creditors, and deeds of inspection, are liable, on the instigation of a litigant interest, to be set aside by the courts. The value of a legalised system of arbitration and conciliation was therefore strongly supported. In France arbitration is the first process; here it is the last. The 'Code Napoleon' directs that before litigation commences, the parties shall go before the *juge de paix* of their canton, who shall try to reconcile them, and only on his certificate that the parties have appeared can the litigation proceed.

"It should not be lost sight of, that the greater part of the actions begun in the superior courts involve no nice points of law: they are mere matters of course—a dishonoured bill, or a claim for goods delivered—which require no intervention of a lawyer; and of those litigated, most are not matters of law. Such are cases of disputed account, custom of charge or commission, whether goods are to sample or according to specification. Cases of pure law so seldom occur, that in Paris the Tribunals of Commerce decide more causes in a day than the civil courts in a month. It is upon this great majority of cases the thousand traders memorialising, and the hundreds at the meeting, seek relief. It is upon such cases they ask a cheap and speedy decision. They do not ask for County Courts, because they do not ask for lawyers.

"Upon principles analagous to the Tribunals of Commerce, the ancient municipal institutions of this country were founded, the companies and guilds of London and other great cities chartered. Powers were given to our factories in Portugal, Russia, India, and the Levant, to determine causes. In like tribunals at Malta, Oporto, Lisbon, and the East, many of our merchants have sat as judges. Such a system is established in France, Belgium, Rhenish Prussia, Denmark, Spain, and in most European countries. Let us see how the evils of the present oppressions are felt in this country. The Society of Friends make it a matter of principle to avoid courts of law, and to decide their own disputes among themselves. The Stock Exchange, numbering hundreds of members, and the yearly transactions of which are numbered by scores of millions in value, have organized a system of internal jurisdiction which sets the ordinary courts, and even the legislature, at defiance. The officers of the navy and army, although under government control, are allowed

to administer justice among themselves; they hold their own courts, and conduct their affairs without legal assistance. Even in our Indian army, the officers and privates are allowed to hold courts for the administration of the cases arising among them. The great co-operations which have sprung up among us of late years do all they can to evade the trammels of our complicated system. The railway and steam navigation companies evade the assurance duties, by becoming their own assurers, and they evade litigation, by making stringent agreements with their servants, and even with the public, and by making all disputes on contracts determinable by the decision of engineers and architects.

"The remaining question is, whether the merchants of London, Liverpool, and Glasgow, are able to manage their own affairs at home as in our colonies and factories abroad, as well as foreigners, or as well as lieutenants in the navy, ensigns in the army, or black sepoys in the East.

"We think the question has gone a good way towards decision. Public feeling has been strongly pronounced in its favour in London, and there have been strong expressions from the Chambers of Commerce and from individuals in most of the great towns. Out of the members for the City of London three have declared in favour of the principle; and among the other adherents to it we find Lord Brougham, Lord Wharncliffe, Lord Overstone, Mr. Clay, M.P. for Hull; Mr. Macgregor, M.P. for Glasgow; Mr. R. J. Tennent, M.P. for Belfast; Mr. Scholefield, M.P. for Birmingham; Mr. Hume, M.P., Mr. Anderson, M.P., Mr. John Williams, M.P., Mr. Jacob Bell, M.P., Mr. J. L. Ricardo, M.P., Mr. William Marshall, M.P., and Mr. H. C. Lacy."

The effort in favour of a Chamber of Commerce for London, advertised by Messrs. Rothschild and Masterman's circular, is quite distinct from the present movement.

At Liverpool, the merchants have a *Chamber* of Commerce, and within that *Chamber* a court for arbitration; and the following will prove how distinct my movement is from a London Chamber of Commerce. Mr. Charles Holland, of Liverpool, when addressing the members of the *Chamber* of Commerce, then alluded to the London

movement in favour of *Tribunals* of Commerce, in the following language:—"Should the legislature sanction such a Bill (that is, giving a legislative sanction to Commercial Tribunals), he thought they would all agree, that it would be most satisfactory to the mercantile interests of the country. It would be a bright era in commercial history (added Mr. Holland), for its effect would be to take them out of the hands of the present judicial courts, with all their difficulties and disadvantages, and make them, as they ought to be, subject to a purely Commercial Tribunal."

Mr. Holland was much cheered at the conclusion of his speech; and the *Liverpool Mercury* newspaper, taking up the subject, said, that "*Liverpool had long stood in need of such a Tribunal, and that when the example was set by the Metropolis, there could be no doubt that it would be followed elsewhere.*"

I fear I may, through an over anxiety to serve the cause which I have in hand, have now over-taxed the patience of my kind reader. I will finish by quoting the language of four great men, and I hope that after you have reflected deeply on what all four have said, you may connect the import of their sayings, and be led to think therefrom, that Tribunals of Commerce *throughout the country* will be a blessing for the people, and improve the *moral tone* of feeling amongst us, to the honour and glory of God, by our discarding henceforth, and for ever, when we have disputes, "*suggestio falsi*," and "*suppressio veri;*" and thus shall we

"Wake all to reason, (and) let her reign alone."

Pope says,—

"'Tis with our judgments, as our watches, none
Go just alike; yet each believes his own."

Hence disputes between man and man are natural. Sir

John Romilly says, "our system was invented for the creation of costs, and *not* for the *due* administration of justice." Hence the most talented in this country are fearfully tempted to avail themselves of our natural disputes, and to prostitute the greatest gift of God to man, *his reason*, for the accumulation of money. The Prussian Ambassador, when at Oxford, said, "I look upon England as the salvation of the world! I look upon the church as the salvation of England." Hence, I finish with the words of the Bishop of Norwich, one of the heads of that church, already quoted: "that whatever tended to produce immorality, or *lower the tone of morality*, infringed a scriptural law, and *ought not to be permitted.*" Let us then destroy to save.

I have the honour to be, with great respect,

Gentlemen,

Your most obedient and humble Servant,

FRANCIS LYNE.

12, Mark Lane, *March*, 1851.

The following letter is from a merchant of great experience:—

"London, 3*rd March*, 1851

"Dear Sir,

"According to your wish, I beg to hand you a statement respecting the Reconciling Court in the Danish Island of St. Thomas, where I resided twenty-eight years.

"Three inhabitants are nominated judges by their fellow-citizens, from whom two are appointed by the governor.

"They sit once a week. A summons to appear before them costs about 3s.

"No law-suit can be commenced but before this court.

"The judges endeavour fairly to settle all differences without being guided by law. If the matter is settled before them on their certificate, execution may be levied, if not performed. If they cannot arrange the

matter, further proceedings may immediately be taken on their certifying to that effect.

" To avoid legal quibbles, no lawyer can represent either party.

" Not appearing to a first summons, a second is issued ; not appearing to that, proceedings may be taken against the non-attending party, who becomes liable to the expenses on both sides, as it is presumed, had they appeared, it might have been settled without litigation. This is the penalty for non-attendance.

" What a benefit such an institution would be in this country. We boast of our laws, (but it is like an American of Georgia, who says, 'we live in a free country, every man may beat his negro as he likes,') and well we may, for no country in the world has more, but justice is difficult and tedious to be obtained.

" In St. Thomas a suit may be appealed to a superior court at St. Croix ; from there to Copenhagen, where the high court finally gives sentence within a year and six weeks. What a contrast to our Court of Chancery !

" Among the Bye-laws of the Spanish and Portuguese Jews' Congregation is the following :—

" The vestry (which meet monthly, composed of five gentlemen elected annually) shall hear the complaints and disputes that may arise among the congregators, whether for offences or for debts, and shall endeavour to reconcile the contending parties, persuading them to that which is reasonable and just, or advising them to leave their cases to the decision of arbitrators, making every exertion to prevent the parties carrying their complaints into a public court of justice."

" Considering this is all you wished from me,

" I remain,

" Yours truly,

" F. Lyne, Esq

Postcript.—There are upwards of 30 English merchants amongst us, who, having acted abroad as judges, can testify from their own experience, that quirks and quibbles in Tribunals of Commerce vanish in the presence of moral responsability ; and that the sober certainties of real life always protect the honest and the industrious.

F. L.

Catalogue of Useful Books

PUBLISHED BY

EFFINGHAM WILSON, 11, ROYAL EXCHANGE,

LONDON.

In addition to the Works enumerated in this Catalogue, THE BOOKS OF ALL OTHER PUBLISHERS may be had at this Establishment immediately on their Publication.

Wilson's Description of the New Royal Exchange,

Including an Historical Sketch of the former Edifices; and a brief Memoir of SIR THOMAS GRESHAM, KNT. Founder of the original Burse in the reign of Queen Elizabeth. In 1 vol. 12mo. with 18 Embellishments, in cloth, 2*s.* 6*d.*

"We are glad to welcome this Publisher back to his old place of business. His house has issued many valuable commercial works. His first publication in his new establishment is both well-timed and well calculated to secure public favour."—BRITANNIA.

The Life and Times of Sir Thomas Gresham,

FOUNDER OF THE ROYAL EXCHANGE;

Including Notices of many of his contemporaries, by JOHN WILLIAM BURGON, ESQ. Now offered, *for a limited time*, at the very *reduced price of* 15*s.* In two handsome large octavo volumes, embellished with a fine portrait, and twenty-nine other engravings, *elegantly bound in cloth. Recently published at* £1 10*s.*

SIR THOMAS GRESHAM lived in the reigns of Henry VIII., Edward VI., Mary, and Elizabeth,—Reigns not exceeded in interest by any period of our history; and never was a man's life more actively and usefully spent in benefiting the land of his birth, and enriching its metropolis. Commerce, in particular, then made a gigantic stride, of which he was by no means an inactive spectator; and he has been not inaptly styled the "Great Patriarch of Commerce and Commercial Finance."

With a liberality truly patriotic, he erected for the convenience of Merchants, the ROYAL EXCHANGE; and in addition to his other extensive charities, founded and endowed Seven Lectureships, for the gratuitous instruction of the CITIZENS OF LONDON in the seven liberal sciences.

It is therefore confidently presumed, that few Merchants, Bankers, or Members of the Corporation of the City of London, will be without it.

Very few copies remain for sale of the large paper in 2 vols. royal 8vo. with proof impressions of the plates, price £1 5*s.*, published at £3.

These are two magnificent volumes in regard to size, illustration and typography; nor are their literary contents unworthy of their external splendour, or the fame of the distinguished merchant to whose biography they are devoted.—UNITED SERVICE GAZETTE.

☞ NOTICE.—*Any Volume not exceeding* 1*lb. in weight, may be sent, post-free, to any part of the United Kingdom, for Sixpence in addition to the price.*

COMMERCIAL WORKS.

Mr. Doubleday's Financial and Monetary History.

A Financial, Monetary, and Statistical HISTORY OF ENGLAND, from the Revolution of 1688 to the present time; derived principally from Official Documents. By THOMAS DOUBLEDAY, Esq., Author of "The True Law of Population," &c. &c.

A work of absorbing interest and uncommon research. We have tested it minutely, and believe it strictly true, as it is unquestionably clear in its statements.—BLACKWOOD'S EDINBURGH MAGAZINE.

In 1 vol. 8vo., price 12*s.* cloth.

Gumersall's Tables of Interest, etc.

Interest and Discount Tables, computed at 2½, 3, 3½, 4, 4½, and 5 per cent., from 1 to 365 days, and from £1 to £20,000; that the Interest or Discount on any sum, for any number of days, at any of the above rates, may be obtained by the inspection of one page only. Each Rate occupies eighty pages: the last five of which are devoted to the same number of pounds from 1 to 11 months, and from 1 to 10 years. They are also accompanied with Tables of Time and Brokerage, being altogether a vast improvement on Thompson and others. By T. B. GUMERSALL, Accountant, London.

This work is pre-eminently distinguished from all others on the same subject by facility of reference, distinctness of type, and accuracy of calculation.

Seventh Edition, in 1 vol. 8vo. (pp. 500), price 10*s.* 6*d.*, bound in cloth.

Tate's Modern Cambist.

The Modern Cambist: forming a Manual of Exchanges in the various operations of Bills of Exchange and Bullion; with Tables of Foreign Weights and Measures, with their Equivalents in English, according to the practice of all Trading Nations. By WILLIAM TATE.

A work of great excellence.—TIMES.

Sixth Edition, just Published, 12*s.* cloth.

Chinese Duties.

Schedule Tariff of Duties on the Foreign Trade with China, in Chinese and Mercantile Currency, Reduced into the Equivalent English Rates in Sterling Money. By W. TATE, Author of "The Modern Cambist."

On a large Sheet, Price 1*s.*

Information about the British Funds:

Being an accurate Account of the different Funds and Stocks; the Days of Transfer; and Time of Payment of the Dividends of each.

Small, for the Pocket. Price 6*d.*, or post-free for 8 Queen's Heads.

Fenn's Guide to the Funds.

A Compendium of the English and Foreign Funds, and the principal Joint-Stock Companies; forming an Epitome of the various Objects of Investment negotiable in London; with some Account of the Internal Debts and Revenues of the Foreign States, and Tables for calculating the Value of the different Stocks, &c. By CHARLES FENN, of the Stock Exchange.

Third Edition. Price 5*s.*, bound in cloth.

This little volume contains a variety of well-arranged information, indispensable to every capitalist, banker, merchant, trader, and agriculturist.—MORNING HERALD.

So much useful matter in so small a compass is seldom to be met with.—TIMES.

Money and its Vicissitudes in Value;

As they effect National Industry and pecuniary contracts; with a postscript on Joint Stock Banks. By SAMUEL BAILEY, Esq., Author of "Essays on the Formation of Public opinion," &c.

224 pp. 8vo. Price 6*s.* boards.

Tuck's Railway Shareholders' Manual;

Or Practical Guide to all the Railways in the World completed and in progress; containing Abstracts of the Railway Acts; Advice to Shareholders; the Laws relating to Shareholders and Speculators; Brokers' Rates of Commission for buying and selling Shares; Table to estimate Railway Dividends; Gross Earnings of all the principal Railways; Table showing the Price of Shares; Railways open; Railways in course of Construction; Railways which received the Royal Assent last Session; Foreign Railways; Railway Offices and Officers, alphabetically arranged. The Accounts and Traffic corrected to the present time; forming the most complete Railway Synopsis ever compiled. By HENRY TUCK.

Tenth Edition, greatly enlarged. Price *s.* bound in cloth,

The Railway Returns, 1849, 1850,

Made to the Special Orders of the House of Lords; prefaced with the results of previous returns, with a view to a complete comprehension of the nature of Railway Investments, and the restoration of confidence, by the adoption of a sound policy of management. By ARTHUR SMITH, Author of "Railways as they really are," etc.

Price 2*s.* 6*d.*

Mining, on the Cost Book System.

A Treatise on British Mining; with a Digest of the Cost Book System, Stannaric, and General Mining Laws. By THOMAS BARTLETT.

In 8vo., cloth, Price 4*s.*

Fynn's British Consul's Handbook.

British Consuls abroad; their Origin, Rank, and Privileges, Duties, Jurisdiction, and Emoluments; including the Laws, Orders in Council, and Instructions by which they are governed, as well as those relating to Shipowners and Merchants in their connexion with Consuls. By ROBERT FYNN, Esq., Barrister-at-Law.

This work is written with manifest care and judgment; its contents are not only of vital importance to Consuls, but to Merchants, Shipowners, Captains, and Travellers.—MORNING CHRONICLE.

New Edition, with the new ACT OF PARLIAMENT for facilitating MARRIAGES ABROAD. Price 6*s.*, neatly bound, dedicated (by permission) to the General Shipowners' Society.

Natal, Cape of Good Hope,

A Grazing, Agricultural, and Cotton-growing Country; comprising Descriptions of this well-endowed Colony, from the year 1575 to the present time, by Government Officials and Travellers; with a Vocabulary of the Zulu Language, a Map of the Colony, and Engravings. By J. S. CHRISTOPHER, of Natal.

4*s.* bound, with Views and Coloured Map.

The National Debt & Public Funds Simplified.

By JUSTIN BRENAN,

Author of "Composition and Punctuation familiarly explained."

This is the cleverest exposition of these otherwise complicated matters ever published.—THE CRITIC.

Second Edition, with additions, 1*s.* cloth, or Post free on receipt of 16 Queen's Heads.

Coins of the Romans relating to Britain Described and Illustrated.

By JOHN YONGE AKERMAN, F.S.A.,

Corresponding Member of the Society of Antiquaries of Scotland.

Factum abiit, monumenta manent.—Ovid. Fast.

In small 8vo., with numerous Engravings on steel and wood, and neatly bound, price 7*s.* 6*d.*

Tate's Bankers' Clearing-House.

The System of the London Bankers' Clearances, and their Effects upon the Currency, explained and exemplified by Formulæ of the Clearing-house Accounts. By W. TATE, Author of "The Modern Cambist," etc. 2*s.* 6*d.*

Jackson's Book-keeping.

A New Check-Journal; combining the advantages of the Day-Book, Journal and Cash-Book; forming a complete System of Book-keeping by Double Entry: with copious illustrations of Interest Accounts, and Joint Adventures; and a New Method of Book-keeping, or Double Entry by Single. By GEORGE JACKSON, Accountant, London.

Seventh Edition, with the most effectual means of preventing Fraud, Error, and Embezzlement, in Cash Transactions, and in the Receipt and Delivery of Goods, etc. Price 6*s.* cloth.

We can conscientiously add our meed of approval to that of the many who have already preceded us in the same task, and strongly recommend it to general adoption.—ATHENÆUM.

Walton's Calculator's Guide.

Calculator's Sure Guide; or, the most comprehensive Reckoner ever published: applicable to all business transactions. By WILLIAM WALTON, Accountant.

1 large volume 8vo. (600 pages), bound in cloth. Scarce.

Railway Share and Stock Calculator.

Tables for calculating Shares in Railway, Canal, Gas, Mining, Insurance, and other Companies, at any Price from 1-16th of a Pound sterling, or 1*s.* 3*d.* per Share, up to £310 in value; and from 1 Share to 500. Applicable also to Foreign or English Stocks, or Bonds, and for other purposes; to which is annexed a Comprehensive Table of Income Tax. By R. EDWIN ROBINSON, Stock Exchange.

Third Edition, with Scale of Commissions, as agreed by authority of the Committee of the Stock Exchange, London. Price 7*s.* 6*d.* cloth.

Dr Fraser Halle's Philosophy.

Exact Philosophy. Books First and Second. By HUGHES FRASER HALLE, Ph. LL. D, Author of "Critical Letters," and of the Articles on "Hume's Essay," "Schism," in the *Britannic Censor of European Philosophy, &c.*

In 1 vol. post 8vo. Price 6*s.* cloth.

Unreformed Abuses in Church and State;

With a preliminary Tractate on the CONTINENTAL REVOLUTIONS. By JOHN WADE, Author of "History and Political Philosophy of the Productive Classes," etc.

Mr. Wade has produced a vade-mecum—a complete hand-book—of the corruption, extravagance, and incompetence that beset this nation.—THE MORNING ADVERTISER

(300 pp.) 2*s.* 6*d.*, or Post-free, to any part of the kingdom, on receipt of 36 Queen's Heads.

Popery in Power;

OR, THE SPIRIT OF THE VATICAN; with Original Historical and Poetical Sketches, illustrating the doctrines and passions of Romanism, and its political and social bias.

The king's weapon can, indeed, kill the body; but mine can destroy the soul, and send it to hell.—A'BECKET.

A Review of the Crusades and Persecution of the Albigenses, as affected and influenced by the Vatican. The establishment, nature, practices, purposes, and progress of the Inquisition. True religion considered in comparison with Religion of form and Chivalry. Self-righteousness. The Delusion and Vanity of Puseyism. Earthly Heroism of all Ages. The Moral Revelation of the Crusades. The Characters of early Popes of Rome considered in connexion with the authority of the chief Doctrines of Romanism. The Forged Epistles respecting Supremacy, Infallibility, Image Worship, etc., fully exposed. The Appendix contains various Papal Bulls, Doctrines, Episcopal Letters, etc. By JOSEPH TURNLEY.

In 1 vol., demy 8vo., 450 pages, Price 12*s.* (with 24 highly-finished engravings by eminent artists, GILBERT, ANELAY, and HASSELL).

Partnership "en Commandite."

Partnership with Limited Liabilities (according to the commercial practice of the Continent of Europe and the United States of America) for the Employment of Capital, the Circulation of Wages, and the Revival of our Home and Colonial Trade.

The United States are chiefly indebted for her rapid and prodigious rise to this system of commercial association, especially in the extraordinary growth of her manufactures, in which 6,000,000*l.* is now invested, giving employment to more than 100,000 persons, exclusive of those engaged in the cultivation of cotton.—DOUGLAS JERROLD.

In 1 vol. 8vo., Price 9*s.* in cloth.

Drabwell's Coal Tables.

Improved Coal-Market Tables, for ascertaining the Value of any quantity of Coals at any price; also, Discount and Scorage Tables. By WILLIAM DRABWELL, Accountant.

12mo. boards, 5*s.*

Importance of Life Assurance

LIFE ASSURANCE; an Historical and Statistical Account of the Population, the Law of Mortality, and the different systems of Life Assurance, including the validity and non-validity of Life Policies, with observations on FRIENDLY SOCIETIES AND SAVINGS' BANKS; to which is added a review of Life Assurance, explanatory of the nature, advantages, and various purposes to which it may be applied. By ALFRED BURT, Esq.

In 1 8vo. volume, Price 7*s.* 6*d.* in cloth.

Anderson's Mercantile Letters.

A Collection of Modern Letters of Business; with Notes, Critical and Explanatory; an Analytical Index; and an Appendix, containing pro-formâ Invoices, Account Sales, Bills of Lading, and Bills of Exchange. Also, an Explanation of the German Chain-Rule, as applicable to the Calculations of Exchanges: with a Nomenclature of Technicalities not to be found in any Dictionary. By W. ANDERSON.

The New Edition is not merely valuable as examples of commercial style, but as introducing the reader and student, in the most familiar and intelligible manner, to the system of commercial dealings in all its branches, as carried on between this and other countries; in fact, it is a book which should be found in every counting-house and school, as the general mercantile information which it communicates and familiarizes cannot fail to render it interesting to all classes of readers.—EXAMINER.

Fourth Edition, in a neat 12mo. volume, bound in cloth, Price 5*s.*

*** *In addition to the foregoing, every* COMMERCIAL WORK *of* REPUTE *is constantly on Sale.*

New and Approved School Books,

With full allowance to Schools and Private Teachers.

Tate's Elements of Commercial Arithmetic.

Containing a Minute Investigation of the Principles of the Science, and their General Application to Commercial Calculations, and in accordance with the present Monetary System of the world. By W. TATE.

Its execution equals any. The rules are clear and more precise than usual. The Exercises are neatly composed, and have a greater relation to the actual business of the world than is customary with elementary books; whilst, to every branch that will admit of it, rules for mental calculations or short cuts to answers, are added.—SPECTATOR.

Fifth Edition, improved and corrected, in 1 vol. 12mo. neatly bound, Price 2*s* 6*d*.

Recently Published,

A Key to the Elements of Commercial Arithmetic.

Continuing the exposition of the principles of the Science, and of the more intricate portions of their application; exhibiting variations in the modes of performing arithmetical operations; and conveying still further information respecting those commercial regulations, by which the pupil must hereafter be guided in his Commercial calculations. By W. TATE.

Neatly bound. Price 3*s*. 6*d*.

Just Published,

Tate's Counting-House Guide to the Higher Branches of Calculations.

Part the First.

Forming an Appendix to the Elements of Commercial Arithmetic. By W. TATE.

A new and enlarged Edition, in 1 vol. 12mo. bound in cloth, 4*s*.

Tate's Counting-House Guide to the Higher Branches of Calculations.

Part the Second.

Forming a Supplement and Key to the new and enlarged Edition of the Appendix to the Elements of Commercial Arithmetic. By W. TATE.

In 1 vol. 12mo. cloth, bound in cloth, 6*s*.

The two Parts, bound in one, 9*s*. 6*d*.

Mr. Tate has spared no pains to furnish himself with the best practical data. The Royal Mint, the Bank of England, Lloyd's, the Stock Exchange, as well as the leading Mercantile Establishments, have been had recourse to. The work may be safely referred to, as a standard authority on the various matters treated upon.—MORNING POST.

Schönberg's Chain Rule.

A Manual of brief Commercial Arithmetic, being an easy, simple, and efficient auxiliary in the working of difficult and complicated Problems; applied to Proportion, simple and compound, direct and Inverse; Discount; Barter; Interest, simple or compound; Profit and Loss; Fractional Numbers; Exchange; Tare, &c. For the use of Schools, Counting-houses, and Self-Tuition.

By Charles Louis Schönberg.

The Chain-Rule is a simple, easy, and clever system of arithmetical computation, only requiring to be known to be generally adopted, to the total exclusion of Ready Reckoners and the Rule of Thumb. There is a fascination in the very arrangement of the figures; in fact, it is an amusing as well as a most useful study, and we strongly recommend the Chain-Rule as arranged and applied by Mr. Schönberg.—Lit. Gaz.

Fourth Edition Neatly bound in cloth, price 1*s.* 6*d.*

The Story without an End.

The Story without an End. From the German of F. G. Carové, by Mrs. Austin.

This is a delightful fairy tale; we are all indebted to Mrs. Austin for one literary work or another, but our children's children will thank her for this. The book altogether is a literary gem.—Athenæum.

Appropriately embellished with 18 Wood Engravings, in the first style of the art, from the pencil of Harvey, price 2*s.* 6*d.*, neatly bound in cloth; or in watered silk, gilt edges, 4*s.*

The Author's Guide.

A Guide to Authors; showing how to correct the press, according to the mode adopted and understood by Printers. Price 6*d.*

New English Grammar.

An Elementary English Grammar, upon an entirely new principle, especially adapted by its simplicity and its numerous exercises, for the junior classes in schools, for private tution, or for self-instruction.

By W. H. Pinnock, B. C. L.

New Edition. Price 1*s.* bound in cloth.

Pinnock's Grammar as issued into the world by Effingham Wilson, is the best and clearest that has ever appeared, and ought at once to supersede every other book of its class.—United Service Magazine.

History in Rhymes.

Rhymes for Youthful Historians: designed to assist the Memory in retaining the most important Dates in Ancient History, and the principal Events in the History of England.

How many are there of the common affairs of human life, which have been taught in early years by the help of rhyme, and have been like nails fastened in a sure place. * * * It is from this principle that moral rules have been cast into a poetic mould from all antiquity.—Dr. Watts Improvement of the Mind.

You must not laugh at this, for chronologists do not pique themselves on their poetry; they make use of numbers and rhymes merely as assistants to memory, being so easily learned.—Mrs. Chapone.

Fifth Edition, with 35 Portraits of Sovereigns, price 1*s.* 6*d.*

Miss Iselin's Poems.

My Dream Book: Poems. By Sophia Iselin. Price 3*s.* 6*d.* in cloth, or 5*s.* in silk, with gilt edges.

A COMPLETE COURSE OF INSTRUCTION

IN THE

FRENCH LANGUAGE,

Which obviates entirely all necessity for leaving *England* to *learn French*.

New French School by M. Le Page.

PROFESSOR OF FRENCH IN LONDON.

"The sale of many thousands, and the almost universal adoption of these clever little Books, by Mons. LE PAGE, sufficiently prove the public approbation of his plan of teaching French, which is in accordance with the natural operation of a child learning its native language."

The French School.—Part I.

L'ECHO DE PARIS; being a selection of Familiar Phrases which a person would hear daily if living in France. With a Vocabulary of the Words and Idioms.

Mons. Le Page's excellent work has, we are happy to perceive, run through several editions with all the celerity it deserved. His book is decidedly the best we have seen for aiding the instruction of English children in the rudiments of the French language; inasmuch as it approaches nearest to that best of all methods, familiar conversation.—MORNING POST.

Eighteenth Edition, with Additions, and numerous Woodcuts.

In 12mo. neatly bound in cloth, price 4*s*.

The French School.—Part II.

GIFT OF FLUENCY IN FRENCH CONVERSATION: a Set of Exercises for the Learner of the French Language, calculated to enable him, by means of practice, to express himself fluently on the ordinary Topics of Life. With Notes. *Sixth Edition*, improved.

12mo. neatly bound in cloth, price reduced to 3*s*.

Mons. Le Page's Elementary works are already well known and highly appreciated, no books are better adapted to give the pupil a complete command of words and phrases, and a correct knowledge of the language, the arrangement is natural and judicious.—ATLAS.

The French School.—Part III.

THE LAST STEP TO FRENCH; or the Principles of French Grammar displayed in a series of Short Lessons, each of which is followed by Questions and Exercises: with the Versification.

Fifth Edition. 12mo. neatly bound in cloth, price reduced to 3*s*.

The THREE PARTS *bound in* ONE VOLUME, price reduced to 9*s*.

M. Le Page's tabulation of the verbs is as complete as it is good: his syntax is lucid and scholarlike, and his Exercises are well graduated, and likely to exercise the student's mind with his memory.—GENT'S MAG. To schools and private teachers these volumes must be invaluable.—MONTHLY REVIEW.

*** MONS. LE PAGE, encouraged by a liberal public, has also published for the use of Junior Classes

The French Master for the Nursery;

Or Easy Lessons in French for Young Beginners. New and Improved Edition, with additions. Royal 18mo. neatly bound; price reduced to 3*s*.

Le Petit Causeur;

Or, First Chatterings in French being

A KEY TO THE GIFT OF FRENCH CONVERSATION,

By Mons. LE PAGE, author of "L'Echo de Paris," &c.

The key gives the correct translation of the French, thereby showing which is the proper expression for every topic of life.

New and improved Edition. Price 1*s*. 6*d*.

Mons. Le Page's French Prompter:

HAND-BOOK FOR TRAVELLING on the Continent and STUDENTS IN FRENCH. A complete Manual of Conversation, arranged in Alphabetical order, so as to obviate all difficulty of reference, each English word is followed by the phrases and idiomatic French in constant use, forming a perfect English and French dictionary, and a sure Hand-Book of Conversation, as it gives at each word all the phrases relating to it which are heard daily in polite families, *Third Edition.* In a neat Pocket Volume, pp. 380, price 5*s.*

Petit Musée de Litterature Francaise.

ELEGANT EXTRACTS from the most Eminent Writers of France, in Prose and Verse; with chronological and critical Notices of French Literature, from the 14th to the 19th Centuries.

By M. LE PAGE, Author of "L'Echo de Paris," &c.

The selections have been carefully made, and show at once the style and the power of the writer. We strongly recommend the 'Petit Musee' to all those desirious of becoming acquamted with the literature of France.—ARGUS.

In One Volume, 12mo., handsomely bound, price 5*s.* 6*d.*

This Work is kept in Elegant Binding, suitable for Presents, at 8*s.* 6*d.*

Ready Guide to French Composition.

FRENCH GRAMMAR BY EXAMPLES; giving Models as Leading Strings throughout Accidence and Syntax; and presenting a Comparative View of the English and French Idioms in their principal Differences.

By MONS. LE PAGE, Professor of the French Language, Author of "L'Echo de Paris," "The French Prompter," &c.

We should not think of describing an object to make it known, when we can show it at once. Why should we think of teaching by precepts and rules when a model can be set forth?

This work will be found a ready Guide to French composition; each model in the accidence is followed by questions and exercises, the object of which is to bring the young learner to shape a rule himself and practise it. We can conscientiously recommend it to general adoption.—SUNDAY TIMES.

Second Edition. In 12mo., neatly bound in cloth, price 4*s.*

Cherville's First Step to French;

Indispensable to, and in harmony with, all French Grammars; being a collection of Progressive Familiar Conversations, in French and in English, showing a parallel between the Pronunciation, Etymology, Accidence, and Idioms of the Parts of Speech in both Languages, with Grammatical Observations on a New Plan. By F. M. DE CHERVILLE.

New and Improved Edition, with Additions, 12mo., 3*s.* cloth.

M. de Cherville's method of teaching interferes with no existing grammar, but is applicable to any. The conversations are written in a familiar style (very easy at first, and advancing with the progress of the student), in which no word is isolated, and thus the rules of grammar are made clear;—one page is French the opposite English, thus showing a parallel between the pronunciation, etymology, accidence, and idioms of both languages.—MORNING POST.

MISCELLANEOUS.

Selections, in Prose and Poetry, from Living and Deceased Authors.

By JOHN BLEADEN.

In post 8vo., with numerous illustrations, price 10*s.* 6*d.* in silk, or 16*s.* in morrocco.

We recommend it as an admirably-printed and most commendably prepared publication.—MORNING ADVERTISER.

A poetical volume of pleasing and varied selections.—LITERARY GAZETTE.

One of the most pleasing emanations from the press of the day.—OBSERVER.

About 200 authors are laid under contribution to supply its pages.—HOOD'S MAGAZINE.

As a repast of literary sweetmeats and poetical confections, this book is both palatabe aud nutritious.—SUN.

A Narrative of the Treatment Experienced by a Gentleman; during a state of Mental Derangement;

Designed to explain the causes and the nature of Insanity, and to expose the injudicious conduct pursued towards many unfortunate sufferers under that calamity.
By JOHN PERCIVAL, Esq.
In 1 vol. 8vo., 8*s.*; ditto vol. 2, 10*s.* 6*d.*

Consumption Curable.

Consumption of the Lungs and Asthma arrested and cured in the majority of cases, by Inhalation and other rational means. By DANIEL CARR, M.D.
In one volume, 12mo., price 3*s.* 6*d.*, bound in cloth.

The Importance of Punctuality enforced,

"Time and Tide wait for no man."

With an Emblematical Border on wood. For the use of COUNTING-HOUSES, WAREHOUSES, SHOPS, &c. Price 6*d.*

Composition and Punctuation

Familiarly explained, for those who have neglected the study of Grammar; and wherein FOREIGNERS, WHO MAY BE LEARNING ENGLISH, will also find information calculated to facilitate their progress in the understanding of the Language. By JUSTIN BRENAN.
Sixth Edition, considerably augmented, price 2*s.* 6*d.* bound in cloth.

We have read this little book with much satisfaction, something of the kind has been long wanted, and the want is now very ingeniously supplied. 'My object,' says the author, 'is to instruct those who know how to read and write, but who are unacquainted with grammar. I propose strange as it may appear, to show such persons how they may compose sentences of which they may not, at least, be ashamed, and how they may express meaning intelligibly, without exciting a laugh at their expense.' This object Mr. Brenan has attained in a simple and agreeable manner; and we, therefore, confidently recommend his book to those whose early education has been neglected, and who are now afraid to enter upon all the difficulties of grammar. We shall ourselves present copies of it to several mechanics and others, in whose progress we take an interest.—EDINBURGH LITERARY JOURNAL.

Corn, Currency, and Consols,

Their Fluctuations from 1790.

Exceedingly useful for reference; the engraving is clear and distinct.—TIMES.
The illustration from the eye to the understanding is perfect.—LITERARY GAZETTE.

New Edition, price 1*s.* coloured.

Tuck's Map of the Railways;

Distinguishing the Lines for Traffic, the Lines in course of Construction, and the Lines projected, their Termini, Length, Capital, &c.; WITH TABLES OF REFERENCE. Showing the Lines leased and amalgamated; the whole forming THE MOST COMPLETE MAP EVER PUBLISHED.
New Edition, Price 5*s.*, mounted on canvass, bound, cloth.

Howitt's Priestcraft.

New and Improved Edition, of the Popular Histroy pf Priestcraft, in all Ages and Nations, with large Additions. By WILLIAM HOWITT.
Eighth Edition, 12mo., cloth, Price 5*s.*

Hampden's Aristocracy.

THE ARISTOCRACY OF ENGLAND; a History for the People. By JOHN HAMPDEN, JUN. Second Edition, price 5*s.*, bound in cloth.

CROMWELL. What, then, is the great root of all our grievances?
PYM. The Aristocracy! Give us their true history, and you unriddle the secret of every national embarrassment.

De Stain's Phonography.

Phonography; or Writing of Sounds, divided into Two Parts, viz., Logography, or Universal Writing of Speech; and Musicography, or Symbolical Writing of Music: With a Short-hand for both. By V. D. DE STAINS, Graduate of the University of Paris.

Second Edition, in 1 vol. 8vo., 10*s.* cloth.

A Treatise on Landed Property,

In its Geological, Agricultural, Chymical, Mechanical, and Political Relations. By JAMES BOYDELL, Land, Mine, and Machinery Valuer and Agent.

Mr. Boydell's Treatise will be found a manual essential to the tyro and amateur, and indispensable to the man of business in the acquirement or disposal of property in any way pertaining to land.—BIRMINGHAM JOURNAL.

In one volume, royal 8vo., price 10*s.* 6*d.* cloth.

The Principles of Insurance

Applied to Mercantile Debts; a Letter to the Right Honourable Lord Ashburton. Price 6*d.*; or free by Post, 8*d.*

Dr. Yeoman on Consumption and Diseases of the Chest.

ASTHMA, INFLUENZA, BRONCHITIS, AND CATARRH. The Cause, Symptons, and Rational Treatment. By T. H. YEOMAN, M.D.

Also, by the same Author,

CONSUMPTION OF THE LUNGS. The Causes, Symptoms, and Rational Treatment, with the Means of Prevention.

We most cordially recommend these works to the heads of families.—BELL'S WEEKLY MESSENGER.

Price 2*s.* each; or, Post free on receipt of 30 Queen's Heads.

Coffee As It Is, and As It Ought To Be,

By P. L. SIMMONDS, many years a Coffee Planter in Jamaica. Price 1*s.*

The Index of Proportions, and Mercantile Calculator.

The Tables are adapted generally, and without limitation, to the use of all commercial, trading, and manufacturing establishments, and will be found of especial advantage to Railway Companies and other public bodies,—to the offices in the several departments of Government, to Bankers, Merchants, Manufacturers, Solicitors, Wharfingers, Official Assignees, Accountants, Brokers, Wholesale Dealers, Engineers, Contractors, Carriers, and Agents, and to Tradesmen in general.

It is the most elaborate and largest mass of figures ever produced in this country, and as the labour of the author has been very great, and the cost of producing a volume of figures, as large as a Post Office Directory, very heavy, it is hoped that extensive encouragment will be given to it.

Super-royal octavo, £4 4*s*.

Fun, Poetry, and Pathos,

OR,

The Cornucopia.

A Miscellany.

By William Young Browne. With an Illustration by John Leech.

One volume, post 8vo., price 6*s*. cloth.

LONDON:

EFFINGHAM WILSON, 11, ROYAL EXCHANGE,

Depôt for Commercial Stationery and Account Books of the best quality.

U. C. BERKELEY L
C055935